

REMARKS

The claims are amended to more clearly define the invention. Specifically, claims 1-53 were presented in the application as filed. Claim 49 is amended to make clear that the debtor may sell to the creditor the entire spot-forward curve, the forward-forward curve, or a combination of the two. Claims 54-107 are being added. No new matter is presented. This application is believed to be in condition for allowance and a notice to that effect is respectfully requested.

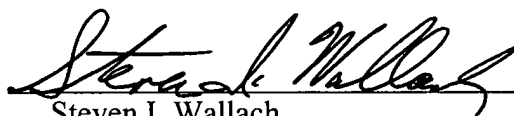
The fee for this Preliminary Amendment is believed to be \$618. A check for that amount is enclosed. The Director is authorized to charge any fee deficiency or credit any overcharge to Ladas & Parry LLP Deposit Account No. 12-0425. A duplicate of this sheet is enclosed.

Respectfully submitted,

LADAS & PARRY LLP

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By:



Steven I. Wallach
Reg. No. 35,402
Tel.: (212) 708-1800